

Information to identify the case:

Debtor 1	<u>Carrie A. Kratovel</u>	Social Security number or ITIN	xxx-xx-9052
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-21657-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carrie A. Kratovel
aka Carrie A. Sawyer

10/30/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carrie A. Kratovel
Debtor

Case No. 24-21657-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 30, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2024:

Recip ID	Recipient Name and Address
db	+ Carrie A. Kratovel, 1010 McLaughlin Run Road, Bridgeville, PA 15017-2531
15817640	+ Capital One, c/o FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 31 2024 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 30 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 31 2024 03:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 30 2024 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15817637	^ MEBN	Oct 30 2024 23:46:36	Alliance Capital Management LLC, 1965 Sheridan Drive, Suite 100, Buffalo, NY 14223-1251
15817638	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 31 2024 00:05:26	Best Egg, Po Box 42912, Philadelphia, PA 19101-2912
15817649	Email/Text: correspondence@credit-control.com	Oct 30 2024 23:53:00	Credit Control LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
15817647	+ EDI: CITICORP	Oct 31 2024 03:46:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15817648	+ EDI: CITICORP	Oct 31 2024 03:46:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15817653	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2024 00:04:58	Cross River Bank, c/o LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
15817654	+ EDI: DISCOVER	Oct 31 2024 03:46:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15817655	+ EDI: DISCOVER	Oct 31 2024 03:46:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15817641	EDI: JPMORGANCHASE		

District/off: 0315-2

User: admin

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		Oct 31 2024 03:46:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15817644	EDI: JPMORGANCHASE		
		Oct 31 2024 03:46:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15817657	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 30 2024 23:52:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15817656	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 30 2024 23:52:00	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
15817658	Email/Text: invenioabt@phillips-cohen.com		
		Oct 30 2024 23:53:00	PCA Acquisitions V, LLC, 1002 Justison Street, Wilmington, DE 19801
15817660	+ Email/PDF: ebnotices@pnmac.com		
		Oct 31 2024 00:06:06	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15817659	+ Email/PDF: ebnotices@pnmac.com		
		Oct 31 2024 00:18:24	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15817662	+ Email/Text: enotifications@santanderconsumerusa.com		
		Oct 30 2024 23:54:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
15817661	+ Email/Text: enotifications@santanderconsumerusa.com		
		Oct 30 2024 23:54:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15817663	+ EDI: SYNC		
		Oct 31 2024 03:46:00	Synchrony/PayPal Credit, Po Box 71727, Philadelphia, PA 19176-1727
15817664	+ EDI: SYNC		
		Oct 31 2024 03:46:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15817665	Email/PDF: OGCRegionIIIBankruptcy@hud.gov		
		Oct 31 2024 00:06:03	US Dept. of Housing & Urban Development, Federal Building, 1000 Liberty Avenue, Pittsburgh, PA 15222-4004

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15817639	*+	Best Egg, Po Box 42912, Philadelphia, PA 19101-2912
15817650	*P++	CREDIT CONTROL LLC, ATTN CORRESPONDENCE, 3300 RIDER TRAIL S, SUITE 500, EARTH CITY MO 63045-1338, address filed with court:, Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
15817651	*P++	CREDIT CONTROL LLC, ATTN CORRESPONDENCE, 3300 RIDER TRAIL S, SUITE 500, EARTH CITY MO 63045-1338, address filed with court:, Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
15817652	*P++	CREDIT CONTROL LLC, ATTN CORRESPONDENCE, 3300 RIDER TRAIL S, SUITE 500, EARTH CITY MO 63045-1338, address filed with court:, Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
15817645	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15817646	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15817642	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15817643	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Crystal H. Thornton-Illar	cthorton-illar@leehtishman.com PA95@ecfbis.com;dbender@leehtishman.com
Kenneth Steidl	on behalf of Debtor Carrie A. Kratovel julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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